### REMARKS

# I. Summary

Claims 5, 7, 9, 16, 18, 19, 27, and 29 have been cancelled without prejudice or disclaimer. Claims 1, 4, 6, 8, 11, 12, 13, 15, 20, 23, 24, 26 and 31 have been amended. No new matter has been added. Support for the amendments may be found in at least paragraph 0020 and FIG. 1 of the application.

II. Claims 1, 4, 6, 8, 11, 12, 15, 17, 20, 22, 23, 26, 28, 30, 31, and 33 are Allowable
The Office has rejected claims 1, 4-9, 11, 12, 15-20, 22, 23, 26-31, and 33, in the Office
Action of January 22, 2008, under 35 U.S.C. §103(a), as being unpatentable over U.S. Patent
Application Publication No. 2001/0047332 ("Gonen-Friedman") in view of U.S. Patent
Application Publication No. 2007/0203771 ("Caballero"). Claims 5, 7, 9, 16, 18, 19, 27, and 29
have been cancelled without prejudice or disclaimer, rendering their rejection moot. Applicant
respectfully traverses the rejections of the remaining claims.

# Claims 1, 4, 6, 8, and 11

The cited portions of Gonen-Friedman and Caballero, individually or in combination, fail to disclose or suggest the specific combination of claim 1. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "receiving, at the user device, a line-by-line user interface from the network element, the line-by-line user interface including multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the device type", as in claim 1 (emphasis added). In contrast to claim 1, Gonen-Friedman discloses a "computer-implemented and Internet-based method of managing Accounts Receivable (AR) information". Gonen-Friedman, Abstract (emphasis added). Managing accounts receivable information is not equivalent to receiving at a user device a line-by-line user interface from a network element, the line-by-line user interface including multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the device type. Accordingly, the cited portions of Gonen-Friedman fail to disclose at least one element of claim 1.

Caballero discloses that a "complex order processing system is implemented in an architecture that allows customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders". Allowing customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders is not equivalent to receiving, at the user device, a line-by-line user interface from the network element, the line-by-line user interface including multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the device type. Therefore, the cited portions of Caballero fail to disclose at least one element of claim 1. Accordingly, the cited portions of Gonen-Friedman and Caballero fail to disclose at least one element of claim 1. Hence, claim 1 is allowable.

Claims 4, 6, 8, and 11 depend from claim 1, which Applicant has shown to be allowable. Accordingly, claims 4, 6, 8, and 11 are allowable, at least by virtue of their dependence from claim 1. In addition, claims 4, 6, 8, and 11 disclose additional elements not found in the cited portions of Gonen-Friedman and Caballero. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to correct the line item", as in claim 4. Further, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the user device comprises a mobile communications device", as in claim 6. Additionally, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the line-by-line user interface is presented by an interactive voice response unit", as in claim 8. Furthermore, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the user interface is integrated with a workflow or business process management tool to enable modifying routing of user requests", as in claim 11. Therefore, claims 4, 6, 8, and 11 are allowable.

# Claims 12, 15, 17, 20 and 22

The cited portions of Gonen-Friedman and Caballero, individually or in combination, fail to disclose or suggest the specific combination of claim 12. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "a user device adapted to present a line-by-line user interface to provide multiple user-selectable links to multiple destinations for

multiple question types per line item", as in claim 12. As previously discussed, Gonen-Friedman discloses a "computer-implemented and Internet-based method of *managing* Accounts Receivable (AR) information". Gonen-Friedman, Abstract (emphasis added). Managing accounts receivable information is not equivalent to a user device adapted to present a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item. Therefore, the cited portions of Gonen-Friedman fail to disclose at least one element of claim 12.

As previously discussed, Caballero discloses that a "complex order processing system is implemented in an architecture that allows customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders". Allowing customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders is not equivalent to a user device adapted to present a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item. Therefore, the cited portions of Caballero fail to disclose at least one element of claim 12. Hence, claim 12 is allowable because the cited portions of Caballero and Gonen-Friedman fail to disclose or suggest at least one element of claim 12.

Claims 15, 17, 20, and 22 depend from claim 12, which Applicant has shown to be allowable. Accordingly, claims 15, 17, 20, and 22 are allowable, at least by virtue of their dependence from claim 12. In addition, claims 15, 17, 20, and 22 disclose additional elements not found in the cited portions of Gonen-Friedman and Caballero. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to correct the line item", as in claim 15. Further, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item", as in claim 17. Additionally, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the computer system is adapted to present an online form for a line item, the online form to receive user-entered text to direct to a user-selected one of the multiple user-selectable links", as in claim 20. Furthermore, the cited portions of Gonen-

Friedman and Caballero fail to disclose or suggest "wherein the user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing user requests", as in claim 22. Therefore, claims 15, 17, 20, and 22 are allowable.

### Claims 23, 26, 28, 30, 31 and 33

The cited portions of Gonen-Friedman and Caballero, individually or in combination, fail to disclose or suggest the specific combination of claim 23. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "to determine a device type of a user device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item", as in claim 23. As previously discussed, Gonen-Friedman discloses a "computer-implemented and Internet-based method of *managing* Accounts Receivable (AR) information". Gonen-Friedman, Abstract (emphasis added). Managing accounts receivable information is not equivalent to determining a device type of a user device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item. Therefore, the cited portions of Gonen-Friedman fail to disclose or suggest at least one element of claim 23.

As previously discussed, Caballero discloses that a "complex order processing system is implemented in an architecture that allows customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders". Allowing customer service representatives and customers to access the customer's accounts, service profiles, quotes, and orders is not equivalent to operational instructions, that when executed by a processor, cause the processor to determine a device type of a user device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item. In addition, the cited portions of Gonen-Friedman and Caballero, individually or in combination, fail to disclose or suggest "operational instructions, that when executed by the processor, cause the processor to create the line-by-line user interface at the user device based at least partially on the device type", as in claim 23. Therefore, the cited portions of Gonen-Friedman fail to disclose at least two elements of claim 23. Hence, claim 23 is allowable.

Claims 26, 28, 30, 31 and 33 depend from claim 23, which Applicant has shown to be allowable. Accordingly, claims 26, 28, 30, 31 and 33 are allowable, at least by virtue of their dependence from claim 23. In addition, claims 26, 28, 30, 31 and 33 disclose additional elements not found in the cited portions of Gonen-Friedman and Caballero. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to correct the line item", as in claim 26. Further, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item", as in claim 28. Additionally, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the multiple user-selectable links comprise a plurality of electronic mail addresses", as in claim 30. Further, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "operational instructions, that when executed by the processor, cause the processor to provide, for a line item, an online form to receive userentered text that is directed to a user-selected one of the multiple user-selectable links", as in claim 31. Furthermore, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "wherein the user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing user requests", as in claim 33. Therefore, claims 26, 28, 30, 31 and 33 are allowable.

#### III. Claims 2, 13, 14, and 25 are Allowable

The Office has rejected claims 2, 3, 13, 14, 24, and 25, in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Gonen-Friedman in view of U.S. Caballero and further in view of U.S. Patent Application Publication No. 2003/0051226 ("Zimmer"). Claim 3 has been cancelled without prejudice or disclaimer, rendering the rejection of claim 3 moot. Applicant respectfully traverses the remaining rejections.

#### Claim 2

Claim 2 depends from claim 1, which Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose or

suggest at least two elements of claim 1. For example, the cited portions of Gonen-Friedman and Caballero fail to disclose "receiving, at the user device, a line-by-line user interface from the network element, the line-by-line user interface including multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the device type", as in claim 1 (emphasis added). The cited portions of Zimmer fail to cure this deficiency. In contrast to claim 1, Zimmer discloses a method of translating an abstract notation of an application to a series of sub-applications representing a central application. Zimmer, Abstract. Therefore, the cited portions of Gonen-Friedman, Caballero and Zimmer, separately or in combination, do not disclose or suggest at least one element of claims 2 and 3, at least by virtue of their dependence from claim 1.

Further, the Examiner admits and Applicant agrees that Gonen-Friedman and Caballero fail to disclose "processing an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined", as in claim 2. The cited portions of Zimmer fail to disclose or suggest this feature. Therefore, Gonen-Friedman, Caballero and Zimmer, separately or in combination, fail to disclose "processing an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined", as in claim 2. Hence, for this additional reason, claim 2 is allowable.

#### Claims 13 and 14

Claims 13 and 14 depend from claim 12, which Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest "a user device adapted to present a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item", as in claim 12. The cited portions of Zimmer fail to cure this defect. In contrast to claim 12, Zimmer discloses a method of translating an abstract notation of an application to a series of sub-applications representing a central application. Zimmer, Abstract. Therefore, the cited portions of Gonen-

Friedman, Caballero and Zimmer, separately or in combination, fail to disclose or suggest at least one element of claims 13 and 14, which depend from claim 12.

Further, the Examiner admits that Gonen-Friedman and Caballero do not disclose "a user interface creator to process an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined", as in claim 13. Zimmer also fails to disclose or suggest this element. Therefore, the cited portions of Gonen-Friedman, Caballero and Zimmer, separately or in combination, fail to disclose at least one element of claim 13. Accordingly, for this additional reason, claim 13 is allowable.

Further, the cited portions of Gonen-Friedman, Caballero and Zimmer, separately or in combination, fail to disclose "wherein the XML representation corresponding to a particular line item identifies a corresponding database from which data associated with the particular line item can be verified", as in claim 14. Therefore, for this additional reason, claim 14 is allowable.

# Claims 24 and 25

Claims 24 and 25 depend from claim 23, which the Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose "operational instructions, that when executed by a processor, cause the processor to determine a device type of a user device capable of presenting a line-by-line user interface to provide multiple user-selectable links to multiple destinations for multiple question types per line item", as in claim 23. The cited portions of Zimmer fail to cure this defect. In contrast to claim 23, Zimmer discloses a method of translating an abstract notation of an application to a series of sub-applications representing a central application. Zimmer, Abstract. Therefore, the cited portions of Gonen-Friedman, Caballero and Zimmer, separately or in combination, fail to disclose or suggest at least one element of claim 23, and of claims 24 and 25, which depend from claim 23.

The Examiner admits and Applicant agrees that Gonen-Friedman and Caballero, individually or in combination, fail disclose or suggest "an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per

line item are defined", as in claim 24. The cited portions of Zimmer also fail to disclose this element. Therefore, the cited portions of Gonen-Friedman, Caballero and Zimmer, separately or in combination, fail to disclose or suggest "an extensible Markup Language (XML) representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined", as in claim 24. Accordingly, for this additional reason, claim 24 is allowable.

# IV. Claims 10, 21 and 32 are Allowable

### Claim 10

The Office has rejected claim 10 in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Gonen-Friedman in view of Caballero and further in view of U.S. Patent No. 5,948,054 ("Nielson"). Applicant respectfully traverses the rejection.

Claim 10 depends from claim 1, which Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest at least one element of claim 1. The cited portions of Nielson fail to cure this defect. Nielson discloses a system in which a question is received from a human customer by a server, and the server polls qualified human consultants for an answer. Nielson, Abstract. If one of the qualified consultants decides to provide the requested information, the server receives the information and sends the information to the human customer via the customer's computer. Nielson, Abstract. Therefore, Nielson fails to disclose "receiving, at the user device, a line-by-line user interface from the network element, the line-by-line user interface including multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the device type", as in claim 1. Accordingly, the cited portions of Gonen-Friedman, Caballero and Nielson, separately or in combination, do not disclose at least one element of claim 10, which depends from claim 1. Hence, claim 10 is allowable.

#### Claim 21

The Office has rejected claim 21 in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Gonen-Friedman in view of Caballero and further in view of Nielson.

Applicant respectfully traverses the rejection.

Claim 21 depends from claim 12, which Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest at least one element of claim 12. As previously discussed, the cited portions of Nielson fail to cure this defect. Therefore, the cited portions of Gonen-Friedman, Caballero and Nielson fail to disclose or suggest at least one element of claim 12. Accordingly, claim 21 is allowable, at least by virtue of its dependence from claim 12.

### Claim 32

The Office has rejected claim 32 in the Office Action, under 35 U.S.C. §103(a), as being unpatentable over Gonen-Friedman in view of Caballero and Nielson. Applicant respectfully traverses the rejection.

Claim 32 depends from claim 23, which Applicant has shown to be allowable. As previously discussed, the cited portions of Gonen-Friedman and Caballero fail to disclose or suggest at least one element of claim 23. As previously discussed, the cited portions of Nielson fail to cure this defect. Therefore, the cited portions of Gonen-Friedman, Caballero and Nielson fail to disclose at least one element of claim 23. Accordingly, claim 32 is allowable, at least by virtue of its dependence from claim 23.

#### **CONCLUSION**

Applicant has pointed out specific features of the claims not disclosed, suggested, or rendered obvious by the cited portions of the references as applied in the Office Action. Accordingly, Applicant respectfully requests reconsideration and withdrawal of each of the objections and rejections, as well as an indication of the allowability of each of the pending claims.

The Examiner is invited to contact the undersigned attorney at the telephone number listed below if such a call would in any way facilitate allowance of this application.

The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account Number 50-2469.

Respectfully submitted,

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